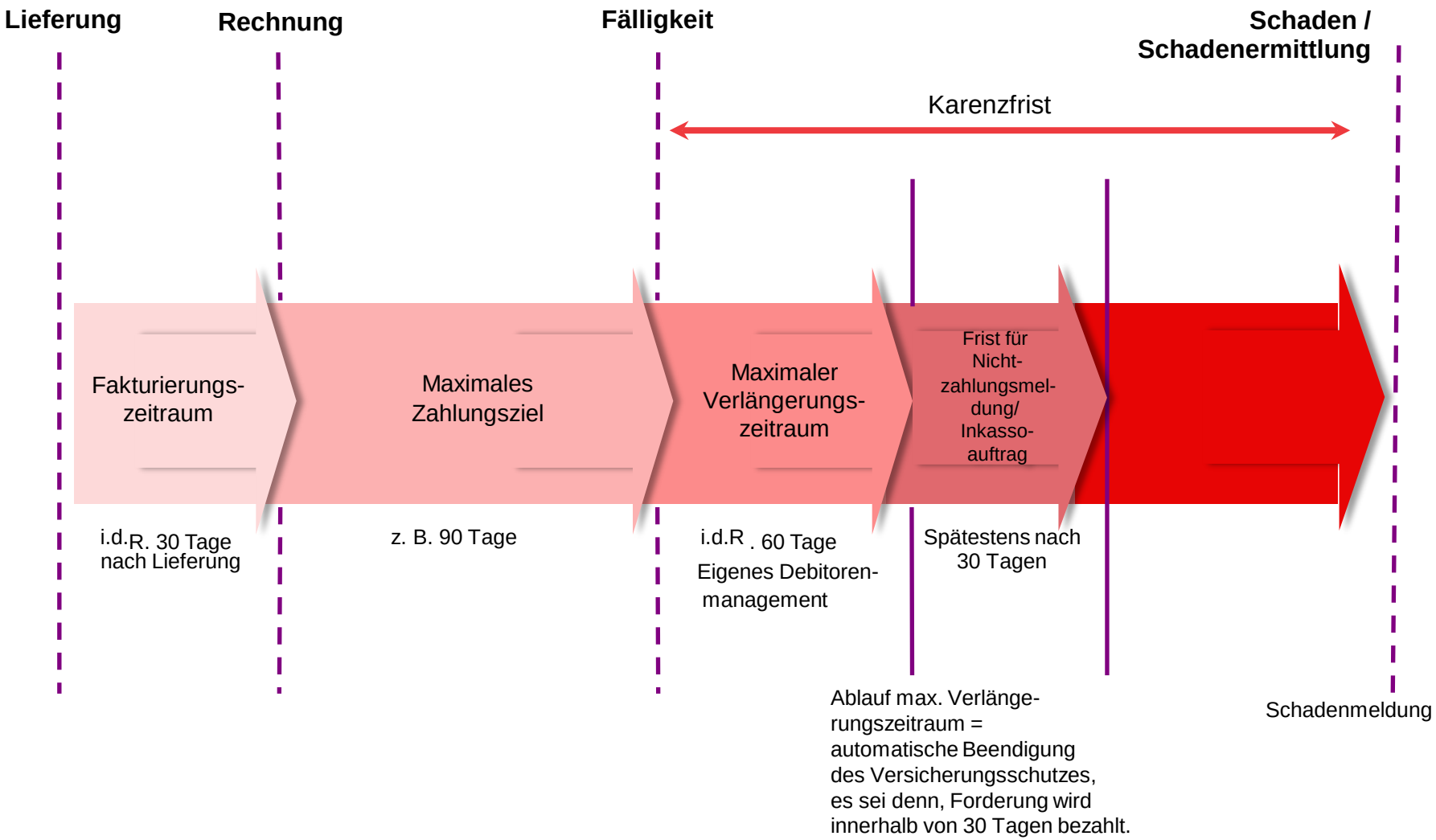Kreditversicherung in der Praxis – der Ablauf